

North Carolina District Review

July, 2006

U.S. Small Business Administration
 North Carolina District

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MOST ACTIVE LENDERS FY 2006 YTD

OCTOBER 1, 2005 THROUGH JUNE 30, 2006

LENDERS

Large and National Banks

	7(a)	504	Total	\$ Amount Millions
1. Bank of America	305	0	305	\$7.5
2. Capital One Federal Savings	105	0	105	\$4.1
3. BB&T	61	11	72	\$17.0
4. Wachovia Bank	46	1	47	\$22.7
5. Bank of Granite	31	2	33	\$4.6

Community Express Lenders*

1. Innovative Bank	233	0	233	\$2.8
2. Business Loan Express	113	0	113	\$3.6

Community Banks

1. Surrey Bank & Trust Company	41	1	42	\$7.1
2. Community South Bank	8	5	13	\$13.8
3. The Fidelity Bank	8	3	11	\$3.8
3. Bank of Stanly	8	3	11	\$3.0

Small Business Lending Companies

1. Self-Help Credit Union	54	0	54	\$2.5
2. CIT Small Business Lending Corp.	39	2	41	\$23.7

Certified Development Companies

1. Self-Help Ventures Fund	44	44	\$22.0
2. Business Expansion Funding Corp.	26	26	\$10.2
3. Centralina Development Corp.	24	24	\$ 15.0

*Only SBA CommunityExpress loans are tabulated in this category.

MEET THE NEW ADMINISTRATOR - STEVEN C. PRESTON



Steven C. Preston has been sworn in as SBA Administrator. Mr. Preston is a former business executive with broad experience in financial management and executive leadership. He is the 22nd Administrator since the SBA was established in 1953.

Until recently, Preston was Executive Vice President of The ServiceMaster Company, a major franchising organization with thousands of small businesses in its network. Preston also had served as Chief Financial Officer. He previously had been Senior Vice President and Treasurer of First Data Corporation, and an investment banker at Lehman Brothers.

He currently serves as vice chairman of the Board of Visitors for the Weinberg College of Arts and Sciences at Northwestern University, and has served on numerous boards of philanthropic and other organizations. Preston graduated with Highest Distinction from Northwestern University with a political science degree, and received an MBA from the University of Chicago Graduate School of Business. He also has studied at the Ludwig-Maximilians-Universität in Munich, Germany.

Preston and his wife, Molly have five children and will be relocating to the Washington, D.C., area.

2006 SBA LENDER AWARDS

SBA will present its annual Lenders Awards during the North Carolina Bankers' Association (NCBA) Management Team Conference, October 22-24, 2006 in Pinehurst. Lender awards recognize the outstanding contributions of SBA lenders who underwrite SBA guaranteed loans. Awards to be presented include:

- ◆ NC Lender of the Year
- ◆ NC Community Bank of the Year
- ◆ NC Non-Bank Lender of the Year
- ◆ NC Large Bank 504 Lender of the Year
- ◆ NC Community Bank 504 Lender of the Year

The NCBA will also host the 2007 SBA Lenders Conference in March, 2007. Exact dates and location to be determined. The annual event will include a welcome reception, training sessions on SBA programs and a case-study.

"Thanks to Thad Woodard and the NCBA for their continued support of SBA's loan programs," said SBA North Carolina District Director, Lee Cornelison. "NCBA members are instrumental in helping small business owners access the capital they need to grow our state's economy."

For more information about the NCBA call 800-662-7044 or visit www.ncbankers.org.

FY 2006 LENDER RANKINGS OCTOBER 1, 2005– JUNE 30, 2006

<u>Lender</u>	<u>7(a)</u>	<u>7(a) \$</u>	<u>504 Participation</u>	<u>504 \$</u>
BOA	305	\$ 7,453,700		
Innovative	233	\$ 2,770,000		
Business Loan Center, LLC	117	\$ 6,894,500	1	\$ 2,050,000
Capital One	105	\$ 4,090,000		
BB&T	61	\$ 11,210,770	11	\$ 5,788,250
Self-Help Credit Union	54	\$ 2,531,550		
Wachovia	46	\$ 22,180,900	1	\$ 500,000
Surrey Bank & Trust	41	\$ 4,911,400	1	\$ 2,225,000
CIT	39	\$ 21,958,400	2	\$ 1,731,570
Bank of Granite	31	\$ 4,014,920	2	\$ 589,636
SunTrust Bank	20	\$ 1,280,900	6	\$ 4,373,188
Banco Popular	17	\$ 8,957,400		
Community West Bank	16	\$ 4,003,400		
Superior Financial Group	14	\$ 97,500		
Comerica Bank	10	\$ 5,308,000		
First Citizens Bank & Trust	9	\$ 3,202,000	21	\$ 9,580,846
New Century Bank	9	\$ 2,526,200		
Bank of Stanly	8	\$ 802,000	3	\$ 2,214,500
Community South Bank	8	\$ 5,504,000	5	\$ 8,266,500
Fidelity Bank & Trust	8	\$ 2,418,300	3	\$ 1,386,500
UPS Capital	8	\$ 6,460,500		
Wells Fargo	8	\$ 240,000		
Lehman Brothers	4	\$ 2,113,500		
Business Carolina, Inc.	3	\$ 2,940,000		
Cabarrus Bank & Trust	3	\$ 300,000	1	\$ 2,572,500
PNC Bank	3	\$ 513,700		
RBC Centura	3	\$ 470,000	2	\$ 1,507,293
Unity Bank	3	\$ 1,123,500	2	\$ 3,437,500
Bank of the Carolinas	2	\$ 305,000	1	\$ 2,200,000
Buckhead	2	\$ 1,449,900		
Carolina First Bank	2	\$ 1,163,000		
Crescent State Bank	2	\$ 750,000	1	\$ 1,250,000
First Carolina State Bank	2	\$ 1,912,700		
First Charter Bank	2	\$ 325,000	1	\$ 422,500
First National Bank of the South	2	\$ 1,512,000		
First Trust Bank	2	\$ 380,000	11	\$ 3,436,102
Haven Trust Bank	2	\$ 510,000	1	\$ 1,311,000
NCB Financial	2	\$ 1,035,000		
Southern Community Bank	2	\$ 259,570	3	\$ 2,352,500
Stearns Bank	2	\$ 403,400		
United Midwest Savings Bank	2	\$ 2,305,000		
Waccamaw Bank	2	\$ 370,000	1	\$ 715,000
American Community Bank	1	\$ 275,000		
Bank of the Commonwealth	1	\$ 108,100		
Beach Business Bank	1	\$ 762,800		
California Bank & Trust	1	\$ 100,000		
Capital Bank	1	\$ 160,000	2	\$ 886,000
First Community Bank	1	\$ 495,000	1	\$ 648,850
First Gaston Bank	1	\$ 150,000	1	\$ 191,000
First National Bank of Shelby	1	\$ 85,000		
First National Business Capital	1	\$ 1,725,000		
First Security Bank	1	\$ 176,000		
First Tennessee Bank	1	\$ 10,000		
FNB Financial Services	1	\$ 85,000	1	\$ 242,500
Independence Bank	1	\$ 111,150		
Irwin Franchise Capital	1	\$ 330,000		\$ 3
Lexington State Bank	1	\$ 175,000	1	\$ 297,500

FY 2006 LENDER RANKINGS OCTOBER 1, 2005– JUNE 30, 2006 (CONTINUED)

Macon Bank	1	\$	550,000		
Mechanics & Farmers	1	\$	97,000		
Nara Bank	1	\$	400,000		
New Dominion Bank	1	\$	180,000		
NewTek	1	\$	118,000		
OMNI National Bank	1	\$	175,000		
Peoples Bank	1	\$	995,000		
RCB Bank	1	\$	100,000		
Regal Bank	1	\$	955,000		
Sentry Bank	1	\$	98,000		
Smith River Community Bank	1	\$	150,000		
Sound Banking Company	1	\$	60,000		
Temecula Valley Bank	1	\$	1,164,300	2	\$ 1,515,000
The Bank of Currituck	1	\$	40,000		
The Heritage Bank	1	\$	395,500		
Truliant Federal Credit Union	1	\$	1,900,000		
United Community Bank	1	\$	448,200	3	\$ 1,880,203
United Heritage Bank	1	\$	200,000		
Yadkin Valley Bank & Trust	1	\$	130,000	3	\$ 2,279,000
Asheville Savings Bank				2	\$ 2,885,000
Bank of Asheville				1	\$ 1,234,747
Bank of Commerce				2	\$ 237,500
Cardinal State Bank				2	\$ 1,292,500
Catawba Valley Bank				1	\$ 149,865
Citizens South Bank				1	\$ 331,000
Commerce West Bank				1	\$ 1,575,000
First American Bank				1	\$ 257,500
First Bank				1	\$ 210,000
First South Bank				1	\$ 700,000
GE Capital				5	\$ 5,622,997
Greater Bay Bank				1	\$ 499,200
HomeTrust Bank				1	\$ 875,000
Lumber Guaranty Bank				1	\$ 3,106,255
Mid Carolina Bank				1	\$ 1,366,000
National Cooperative Bank				1	\$ 1,383,236
Nexity Bank				1	\$ 2,030,000
Piedmont Bank of GA				1	\$ 887,500
Provident Community Bank				1	\$ 271,000
Regions Bank				1	\$ 787,500
Security National				1	\$ 875,000
Springs Mortgage Corp.				1	\$ 451,000
Sterling Bank				2	\$ 2,090,000
SterlingSouth Bank & Trust				1	\$ 654,890
Zions				4	\$ 2,944,000
	1248	\$	161,861,660	130	\$ 98,567,131
<u>Certified Development Corps.</u>					
Self-Help Ventures Fund	44	\$	22,042,000		
BEFCO	26	\$	10,228,000		
Centralina Dev. Corp.	24	\$	15,044,000		
Asheville-Buncombe Dev.	10	\$	7,500,000		
Northwest Piedmont Dev.	8	\$	5,249,000		
Neuse River Dev.	8	\$	8,853,000		
Wilmington Industrial Dev.	3	\$	1,574,000		
Smoky Mountain Dev.	3	\$	2,576,000		
Region D. Dev.	2	\$	791,000		
Region E. Dev.	2	\$	373,000		
	130	\$	74,230,000		